UNITED STATES BANKRUPTCY COURT SOUTHERN DISTRICT OF OHIO WESTERN DIVISION AT CINCINNATI

IN RE:

Case No. 17-10081

JENNIFER HELLIGRATH : Ch 13, Judge Beth A. Buchanan

Debtor :

DEBTOR'S REPORT OF SALE AND DISBURSEMENT OF FINAL PAYMENT TO THE CHAPTER 13 TRUSTEE

Jennifer Helligrath, (the "Debtor") hereby reports that on December 21, 2021 she sold the real property located at 5426 Gwendolyn Ridge, Cincinnati, Ohio 45238, the sale of which was previously authorized by an order of the Court entered December 20, 2021 at Doc. 277. A copy of the Closing Statement is attached hereto and reflects that the sum of \$38,400.00 was disbursed to the Ch 13 Trustee as the final payment, subject to audit, under the Debtor's confirmed Ch 13 plan.

/s/ John A. Schuh

John A. Schuh (OH 0015292) 7627 Mitchell Park Dr. Cleves, Ohio 45002 (513) 509-7314 jaschuh@swohio.twcbc.com

Certificate of Service

I hereby certify that a copy of the foregoing Certification by Debtor Regarding Issuance of Discharge Order was served (i) electronically on the date of filing through the Court's ECF System on all ECF participants registered in this case at the email address registered with the Court (ii) and by first class mail on December 30, 2021 addressed to:

Jennifer Helligrath 309 Vine Street, Apt. 914 Cincinnati, Ohio 45202

/s/ John A. Schuh

John A. Schuh Attorney for Debtor Case 1:17-bk-10081 Doc 281 Filed 12/30/21 Entered 12/30/21 12:36:33 Desc Main

Page 2 of 3

OMB No. 2502-0265

A. Settlement Statement

Document U.S. Department of Housing and Urban Development

B. Type of Loan 8. Mortgage Ins Case Number 7. Loan Number 6. File Number 2.

FmHA 3. Conv Unins ☐ FHA 1. 4. □ VA 5. Conv Ins. 6.

Seller Finance 21W1057 7. X Cash Sale. This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked "(p.o.c.)" were paid outside the closing; they are shown here for informational purposes and are not included in the totals. F. Name & Address of Lender E. Name & Address of Seller D. Name & Address of Borrower Cash Transaction Elizabeth L. Tolliver and Jennifer L Lori B. Bruewer and Emily Bruewer 5426 Gwendolyn Ridge Cincinnati, OH 45238 H. Settlement Agent Name G. Property Location Griffin Fletcher & Herndon LLP 3500 Red Bank Road Victory View, Lot 30, Hamilton County Cincinnati, OH 45227 Tax ID: 31-0513277 5426 Gwendolyn Ridge Underwritten By: Commonwealth RT TItle Cincinnati, OH 45238 I. Settlement Date Place of Settlement 12/21/2021 Lawyers Title of Cincinnati, Inc. Fund: 12/21/2021 6730 Ruwes Oak Drive Cincinnati, OH 45248 K. Summary of Seller's Transaction J. Summary of Borrower's Transaction 400. Gross Amount Due to Seller 100. Gross Amount Due from Borrower \$375,000.00 \$375,000.00 401. Contract Sales Price 101. Contract Sales Price 402. Personal Property 102. Personal Property \$403.50 403 103. Settlement Charges to borrower 404 104 405 105 Adjustments for items paid by seller in advance Adjustments for items paid by seller in advance 406. City property taxes 106. City property taxes 407. County property taxes 107. County property taxes 408. Assessment Taxes Assessment Taxes 12/22/21 thru 12/31/21 409. HOA dues \$10.68 \$10.68 12/22/21 thru 12/31/21 109. HOA dues 410. Rent 110. Rent 411. Security Deposit 111. Security Deposit 412 112 413 113 414 114 415. 115 416 116 \$375,010.68 420. Gross Amount Due to Seller \$375,414.18 120. Gross Amount Due From Borrower 500. Reductions in Amount Due to Seller 200. Amounts Paid By Or in Behalf Of Borrower \$2,000.00 501. Excess Deposit 201. Deposit or earnest money \$12,945.00 502. Settlement Charges to Seller (line 1400) Principal amount of new loan(s) 503. Existing Loan(s) Taken Subject to Existing loan(s) taken subject to 203. Guardian \$200,050.35 Savings Bank, 504. Payoff of First Mortgage Loan 204. Loan Amount 2nd Lien 505. Payoff of Second Mortgage to 205 Loan \$38,400.00 506. Payoff to Ch. 13 Trustee 206 507 207 508 208 509 2.09 Adjustments for items unpaid by seller Adjustments for items unpaid by seller 510. City property taxes 210. City property taxes \$6,147.31 \$6,147.31 01/01/21 thru 12/21/21 511. County property taxes 01/01/21 thru 12/21/21 211. County property taxes 512. Assessment Taxes 212. Assessment Taxes 513. HOA dues 213. HOA dues 514. Rent 214 Rent 515. Security Deposit 215. Security Deposit 516 216 517 217 518 218. 519 219. \$257,542.66 520. Total Reduction Amount Due Seller \$8,147.31 220. Total Paid By/For Borrower 600. Cash At Settlement To/From Seller 300. Cash At Settlement From/To Borrower 601. Gross Amount due to seller (line 420) \$375,010.68 \$375,414.18 301. Gross Amount due from borrower (line 120) \$257,542.66 602. Less reductions in amt, due seller (line 520) \$8,147.31 302. Less amounts paid by/for borrower (line 220) \$117,468.02 \$367,266.87 603. Cash To Seller 303. Cash From Borrower Section 4(a) of RESPA mandates that HUD develop and prescribe this standard Section 5 of the Real Estate Settlement Procedures Act (RESPA) requires the

following: • HUD must develop a Special Information Booklet to help persons borrowing money to finance the purchase of residential real estate to better understand the nature and costs of real estate settlement services;

• Each lender must provide the booklet to all applicants from whom it receives or for whom it prepares a written application to borrow money to finance the purchase of residential real estate; • Lenders must prepare and distribute with the Booklet a Good Faith Estimate of the settlement costs that the borrower is likely to incur in connection with the settlement. These disclosures are mandatory. form to be used at the time of loan settlement to provide full disclosure of all charges

form to be used at the time of loan settlement to provide full disclosure of all charges imposed upon the borrower and seller. These are third party disclosures that are designed to provide the borrower with pertinent information during the settlement process in order to be a better shopper.

The Public Reporting Burden for this collection of information is estimated to average one hour per response, including the time for reviewing instructions searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information.

This agency may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number.

The information requested does not lend itself to confidentiality.

Document Page 3 of 3		
L. Settlement Charges		
700. Total Sales/Broker's Commission based on price \$375,000.00 @3 % = \$11,250.00	Paid From	Paid From
Division of Commission (line 700) as follows:	Borrower's	Seller's
701. \$0.00 to TREO Realtors	Funds at	Funds at
702. \$11,250.00 to Coldwell Banker Realty (Ruwes Oak) (less \$2000.00 earnest	Settlement	Settlement
703. Commission Paid at Settlement	\$0.00	\$11,250.00
704. Earnest Money Held by to	30.00	311,230.00
800. Items Payable in Connection with Loan	-	
801. Loan Origination Fee % to		
802. Loan Discount % to		
803. Appraisal Fee to		
804. Credit Report to		
805. Lender's Inspection Fee to		
806. Processing Fee to		
807. Tax Service Fee to		
808. Underwriting Fee to		
809. Flood Certification to		
900. Items Required by Lender To Be Paid in Advance		
901. Interest from 12/21/2021 to 1/1/2022 @ \$0/day		
902. Mortgage Insurance Premium for months to		
903. Hazard Insurance Premium for years to		
1000. Reserves Deposited With Lender		
1001. Hazard insurance months @ per month		
1002. Mortgage insurance months @ per month		
1003. City property taxes months @ per month		
1004. County property taxes months @ \$526.71 per month 1005. Assessment Taxes months @ per month		
1006. HOA dues months @ per month		
1007. Rent months @ per month		
1008. Security Deposit months @ per month		
1011. Aggregate Adjustment		
1100. Title Charges		
1101. Settlement or closing fee to Griffin Fletcher & Herndon LLP	\$150.00	\$35.00
1102. Abstract or title search to Griffin Fletcher & Herndon LLP	\$200.00	
1103. Title examination to		
1104. Title insurance binder to		
1105. Document preparation to Griffin Fletcher & Herndon LLP		\$75.00
1106. E-Filing Fee to Simplifile	\$4.50	\$4.50
1107. Attorney's fees to		
(includes above items numbers:	REPORT OF THE PARTY OF THE PART	
1108. Title insurance to		
(includes above items numbers:		000 5 6 45 11
1109. Lender's coverage \$0.00/\$0.00.	V 215	
1110. Owner's coverage \$375,000.00/\$0.00	04506	and the second
1111. Wire/Courier fee to Griffin Fletcher & Herndon LLP	\$15.00	\$15.00
1200. Government Recording and Transfer Charges	024.00	
1201. Recording Fees Deed \$34.00; Mortgage; Rel to Simplifile 1202. City/county tax/stamps Deed \$1,125.00; Mortgage to Simplifile	\$34.00	C1 125 00
1202. City/county tax/stamps Deed \$1,125.00; Mortgage to Simplifile 1203. State tax/stamps Deed; Mortgage to		\$1,125.00
1204. Parcel Fee to Simplifile		\$0.50
1205. Record Affidavit of Facts to Simplifile		\$34.00
1300. Additional Settlement Charges	+	337.00
1301. HOA Status Letter to Lawyers Title of Cincinnati, Inc.		\$306.00
Towne Properties Northwest District		
1302. HOA New Account Set up fee to Office		\$100.00
1303. Courier/Messenger Fee to		
1304. Home Owner Warranty to		\$12.045.00
1400 Total Sattlement Charges (enter on lines 103 Section Land 502 Section V)	\$402.50	\$17 0/E 0/

1400. Total Settlement Charges (enter on lines 103, Section J and 502, Section K) \$12,945.00 \$403.50 I have carefully reviewed the HUD-1 Settlement Statement and to the best of my knowledge and belief, it is a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction. I further certify that I have received a completed copy of pages 1, 2 and 3 of this HUD-1 Settlement

Jennifer L. Helligrati

Emily Bruewer

SETTLEMENT AGENT CERTIFICATION

The HUD-1 Settlement Statement which I have prepared is a true and accurate account of this transaction. I have caused the funds to be disbursed in accordance with this statement.

Settlement Agent

Warning: It is a crime to knowingly make false statements to the United States on this or any other similar form. Penalties upon conviction can include a fine and imprisonment. For details see: Title 18 U.S. Code Section

1001 and Section 1010.